



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor  
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

In Re:  
Gerald W. Cline Sr., d/b/a Hands on Leather Works,  
d/b/a L'Bri Pure and Natural

Debra L. Costanzo-Cline d/b/a Hands on Leather Works,  
d/b/a L'Bri Pure and Natural

Debtors

Order Filed on September 19, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-10015 JNP

Adv. No.:

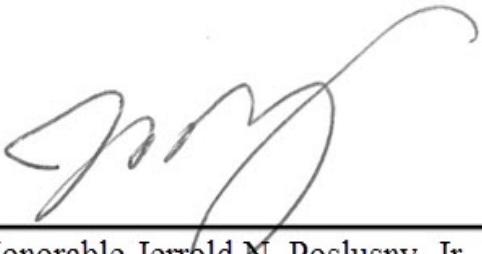
Hearing Date: 9/3/2024 @ 11:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 19, 2024**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: Gerald W. Cline Sr., d/b/a Hands on Leather Works, d/b/a L'Bri Pure and Natural and Debra L. Costanzo-Cline d/b/a Hands on Leather Works, d/b/a L'Bri Pure and Natural

Case No: 23-10015 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 4815 Mays Landing Road, Vineland, NJ, 08361, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Victor Druziako, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 11, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2024 through August 2024 for a total post-petition default of \$5,805.58 (3 @ \$2,020.70 less suspense \$256.52); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,805.58 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2024, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:  
Gerald W. Cline, Sr.  
Debra L. Costanzo-Cline  
Debtors

Case No. 23-10015-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Sep 19, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:**

**Recip ID**                   **Recipient Name and Address**  
db/jdb                   + Gerald W. Cline, Sr., Debra L. Costanzo-Cline, 4815 Mays Landing Road, Vineland, NJ 08361-7620

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2024                   Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Joint Debtor Debra L. Costanzo-Cline bkdruziako@aol.com
Victor Druziako	

District/off: 0312-1

User: admin

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Date Rcvd: Sep 19, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Gerald W. Cline Sr. bkdruziako@aol.com

TOTAL: 6